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1299870

Date CFPB received the complaint

3/25/2015

Consumer's state

VA

Consumer's zip

221XX

Submitted via

Web

Tags**Did consumer dispute the response?**

No

Product

Mortgage

Sub-product: Conventional adjustable mortgage (ARM)

Issue

Loan modification, collection, foreclosure

Consumer consent to publish narrative
☒ Consent provided
Consumer complaint narrative

I am writing this letter regarding my mortgage loan I have had since XXXX, XXXX for my house. My involvement with the Loss Mitigation Department of Shellpoint Mortgage Services began in early XXXX XXXX. I had an unexpected downturn in my business in XXXX XXXX, which resulted in a significant loss of income and my inability to make my mortgage payment. I immediately contacted XXXX XXXX XXXX Mortgage customer service department to learn about the options available. I received a detailed package in the mail to initiate the loan mitigation process. Meanwhile my mortgage was transferred to ShellPoint Mortgage Services. I have submitted all required documents to ShellPoint Mortgage Services numerous times from XXXX, XXXX to XXXX, XXXX. When I call to check the status of my packet, I am forced to leave a voicemail. On occasion I have had the opportunity to speak to an agent, who indicates the packet had not been sent to the loan processor yet and to call back, or the packet is with the loan processor and they will call me. After repeated attempts and requests the progress remains null. At this point in the process it is clear that Shellpoint Mortgage Services Loss Mitigation Department is engaged in a pattern and practice, which is certainly unsupportive. I have complied with all the requests from Shellpoint Mortgage Services, however, it appears the overriding goal of the Loss Mitigation Department is to force my loan into foreclosure and take my property from me. I have been making payments, but remain behind and I have difficulty maintaining the payments at this point and need assistance.

Company information

Date complaint sent to
company
3/25/2015

Timely response?

 Yes

Company name
Shellpoint Partners, LLC

Company response to consumer
Closed with explanation

Company public response
Company believes it acted appropriately as authorized by
contract or law

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2116680

Date CFPB received the complaint

9/16/2016

Product

Mortgage

Sub-product: FHA mortgage

Consumer's state

WA

Issue

Loan modification, collection, foreclosure

Consumer's zip

980XX

Consumer consent to publish narrative
☒ Consent provided
Submitted via

Web

Consumer complaint narrative

I had previously submitted a complaint XXXX XXXX XXXX, but did not respond. I thought our new loan servicer (Shellpoint) was moving forward with our loan. They are not. I have called almost XXXX dozen times and have only received calls back in which they hang up on me when I answer. I have done EVERYTHING required to modify my home loan, repeatedly. Nothing ever comes of it. I have been stuck in limbo for years now. And because nothing is ever reported positively to the credit agencies, my credit is always ruined so that I never have any other recourse. I need help. These loan servicers are just kicking the can until homeowners give up. I will not.

Tags**Did consumer dispute the response?**

No

Company information**Date complaint sent to company**

9/16/2016

Timely response?
☒ Yes
Company name

Shellpoint Partners, LLC

Company response to consumer

Closed with explanation

Company public response

Company believes complaint caused principally by actions of third party outside the control or direction of the company

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2414414

Date CFPB received the complaint

4/1/2017

Consumer's state

GA

Consumer's zip

301XX

Submitted via

Web

Tags

Did consumer dispute the response?

No

Product

Mortgage

Sub-product: Conventional fixed mortgage

Issue

Loan modification, collection, foreclosure

Consumer consent to publish narrative

☒ Consent provided

Consumer complaint narrative

We submitted for a loan modification and every day we asked if there was a sale date. Just last week we were told that there was a foreclosure sale date on on XX/XX/XXXX 2017. We have to work with an assigned loss mitigation representative at Shellpoint mortgage and her name is XXXX XXXX which is never in the office. We have been submitting the same document (Annual HOA bill) for weeks and now she says it does n't state if it annual but clearly at the bottom of the page it does. Everyone we talked to said it met the requirement and were very helpful with what they thought we should do so we did all of it. All the paper work has been sitting in the office and XXXX XXXX is fully aware of the sale date and we are going to lose our home because she is n't in the office. There is a complete loss mitigation package everything and more in the office and she is n't in to review the package. We have offered to do a repayment plan or even a forbearance plan but were told it would take too long to get the figures from the attorney, however we have been saying we would go that route for two weeks. We are willing to do what ever it takes to save our home. We have not received any documents from Shellpoint mortgage in regards to missing documents what 's require we were even told to XXXX the HMDA paperwork to find it online. No ten day letters, no incomplete package letters, absolutely nothing. We just want a chance to save our home we are employed and can afford our mortgage we just got behind because of circumstances we could not control. We have resolved everything and are more than willing to do what ever we

need to do. Please we need help to save our home or someone to listen and do what it is that needs to be done.

Company information

Date complaint sent to company

4/1/2017

Timely response?

 Yes

Company name

Shellpoint Partners, LLC

Company response to consumer

Closed with explanation

Company public response

Company believes it acted appropriately as authorized by contract or law

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1434835

Date CFPB received the complaint

6/23/2015

Product

Mortgage

Sub-product: Conventional fixed mortgage

Consumer's state

FL

Issue

Loan modification, collection, foreclosure

Consumer's zip

Consumer consent to publish narrative

✓ Consent provided

Submitted via

Web

Consumer complaint narrative

Tags

Did consumer dispute the response?

No

Shellpoint Mortgage Servicing sent letter dated XXXX/XXXX/15 advising that we have not provided all documentation for loss mitigation program. I have questions and I have called XXXX XXXX at Shellpoint every business day for six days. Her voice Mail says she will return the call within 24 hours. She has not returned my calls. Her message says press XXXX for further assistance when I press XXXX the message says No one is available to help you, call back. Shellpoint has given us a deadline to submit documents yet it has been six days of daily telephone calls and leaving messages with NO RETURN calls from XXXX XXXX or anyone else at Shellpoint Mortgage Servicing.

Company information

Date complaint sent to company

6/23/2015

Timely response?

Ⓢ Yes

Company name

Shellpoint Partners, LLC

Company response to consumer

Closed with explanation

Company public response

Company believes it acted appropriately as authorized by contract or law

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1630782

Date CFPB received the complaint

10/29/2015

Consumer's state

CA

Consumer's zip

917XX

Submitted via

Web

Tags**Did consumer dispute the response?**

No

Product

Mortgage

Sub-product: Conventional fixed mortgage

Issue

Loan modification, collection, foreclosure

Consumer consent to publish narrative
☒ Consent provided
Consumer complaint narrative

I applied for assistance in saving my home with my servicer, Shellpoint Mortgage Servicing, on XXXX/XXXX/2015. I hired an attorney to help me submit my paperwork. My attorney confirmed Shellpoint received my full and complete application and all financials on XXXX/XXXX/2015. My attorney called Shellpoint several times for an update after the submission. No calls were ever returned. Shellpoint only returned the calls after the home had already foreclosed. I never received any approval or denial letters from Shellpoint until after my home was foreclosed on XXXX/XXXX/2015. My attorney finally obtained a copy of a denial letter from Shellpoint by fax on XXXX/XXXX/2015. My home was foreclosed while waiting for a response from Shellpoint. I feel my servicer purposely withheld my denial letter, avoided taking calls from my attorney and did not advise me I was denied in order to evade allowing me the time appeal the decision before setting a sale date and actually foreclosing my home. My servicer XXXX set a sale date before my timeline to appeal expired : Denial Letter dated : XXXX/XXXX/2015 (Attached) Timeline to appeal per denial letter : XXXX/XXXX/2015 (Attached) Sale Date set on : XXXX/XXXX/2015 - XXXX (Attached) My real estate attorney states RESPA Regulation X (1024.41) (Copy Attached) prohibits servicers from moving forward with an order of sale while under review or within the appeal period for loss mitigation. I feel XXXX Shellpoint Mortgage Servicing broke the law when they moved to order a sale date on XXXX/XXXX/2015. They should have waited until after XXXX/XXXX/15 to set the sale date. In summary, I feel I

was illegally foreclosed while I was awaiting a decision on a loss mitigation application. My servicer purposely hid the fact they had denied me in order to evade allowing me to appeal the decision. They illegally set a sale date against me on XXXX/XXXX/2015 during the timeline in which I was supposed to be able to appeal. They did not allow me to appeal the denial by way of hiding it from me. I did not actually receive a denial letter until XXXX/XXXX/2015 (Attached), which is after they had already foreclosed me. I am sure Shellpoint XXXX will attempt to tell you that this is all a misunderstanding, but it is very evident it was on purpose.

Company information

Date complaint sent to company

10/29/2015

Timely response?

 Yes

Company name

Shellpoint Partners, LLC

Company response to consumer

Closed with explanation

Company public response

Company believes it acted appropriately as authorized by contract or law

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1985552

Date CFPB received the complaint

6/27/2016

Consumer's state

NJ

Consumer's zip

077XX

Submitted via

Web

Tags**Did consumer dispute the response?**

No

Product

Mortgage

Sub-product: Conventional fixed mortgage

Issue

Loan modification, collection, foreclosure

Consumer consent to publish narrative
☒ Consent provided
Consumer complaint narrative

I have a loan in foreclosure with Shellpoint Mortgage, Loan # XXXX, and I re-applied for a loan modification on XXXX XXXX, 2016. Shellpoint claimed that I reapplied on XXXX XXXX, 2016. Regardless, Shellpoint replied on XXXX XXXX, 2016 stating "Shellpoint Mortgage Servicing (" Shellpoint ") has received your complete request for loss mitigation program. We are currently reviewing the package to determine if the referenced loan qualifies for one of our programs. We will contact you if we need additional information or, if during the evaluation process, we determined your package to be incomplete ". Shellpoint Mortgage never contacted me since XXXX XXXX, 2016 about any missing document before I received a denial letter dated XXXX XXXX, 2016. In the denial letter, Shellpoint Mortgage claimed that I did not provided documented that we requested. THAT IS FALSE. Shellpoint never contacted me or my authorized representative in writing or via phone about any missing document between XXXX XXXX, 2016 (when I submitted the application) and XXXX XXXX, 2016 (when Shellpoint sent me the denial letter). The only communication I received from Shellpoint between XXXX XXXX, 2016 and XXXX XXXX, 2016 was a mortgage statement demanding payment for the arrears. Please see the attached supporting documents. Shellpoint Mortgage NEVER evaluated my application that I sent in on XXXX XXXX, 2016 and is now telling stories about contacting me for missing documents in it ongoing effort to take away my home via foreclosure.

Company information

Date complaint sent to
company
6/27/2016

Timely response?

 Yes

Company name
Shellpoint Partners, LLC

Company response to consumer
Closed with explanation

Company public response
Company believes it acted appropriately as authorized by
contract or law

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1389915

Date CFPB received the complaint

5/22/2015

Consumer's state

CA

Consumer's zip

Submitted via

Web

Tags

Did consumer dispute the response?

Yes

Product

Mortgage

Sub-product: Conventional adjustable mortgage (ARM)

Issue

Loan modification, collection, foreclosure

Consumer consent to publish narrative

✓ Consent provided

Consumer complaint narrative

I originally applied for loan modification, but was denied, then I agreed to a repayment plan and the rep (XXXX XXXX) who is RM on file and he said he would get the repayment plan approved by his manager and get back to me. 20 days later still have not heard from him, I called several times left message and other reps in the department said he would have to help me, then took his manager number who is XXXX XXXX, left her message and still havent heard back. They are very unprofessional, my loan is in foreclosure accruing more fees everyday but yet no one cares to return my call and help me get out of default.

Company information

Date complaint sent to company

5/22/2015

Company name

Shellpoint Partners, LLC

Timely response?

⊕ Yes

Company response to consumer

Closed with explanation

Company public response

Company believes it acted appropriately as authorized by contract or law

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2373362

Date CFPB received the complaint

3/7/2017

Consumer's state

TX

Consumer's zip

787XX

Submitted via

Web

Tags**Did consumer dispute the response?**

No

Product

Mortgage

Sub-product: Conventional fixed mortgage

Issue

Loan modification, collection, foreclosure

Consumer consent to publish narrative

Consent provided

Consumer complaint narrative

Shellpoint Mortgage continuously requests documents for a loan modification after they have been sent multiple times. This tactic has caused an unnecessary delay and ultimately led to my mortgage modification to be canceled due to, " you did not provide us with the documents requested ".

Company information**Date complaint sent to company**

3/7/2017

Company name

Shellpoint Partners, LLC

Timely response?

Yes

Company response to consumer

Closed with explanation

Company public response

Company believes it acted appropriately as authorized by contract or law

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2423085

Date CFPB received the complaint

4/6/2017

Consumer's state

LA

Consumer's zip

703XX

Submitted via

Web

Tags**Did consumer dispute the response?**

No

Product

Mortgage

Sub-product: Conventional adjustable mortgage (ARM)

Issue

Loan modification, collection, foreclosure

Consumer consent to publish narrative

Consent provided

Consumer complaint narrative

Hi I 'm writing to complaint about Shellpoint Mortgage company. We are try to do a loan modification I through everything was going fine .I would call every 2 day to check on my loan I got no call back or your loan steel being processed. A few days ago someone from a Realtor company came to my house. Say we have to sign a paper a be out in 30 days. NO WORD FROM MY MORTGAGE COMPANY ABOUT THEY WAS SELLING OUR HOUSE .I HAD TO got To COURT HOUSE TO SEE WHAT WAS GOING ON. THEY NO ANSWER. NOW. HAVE TO A LAWYER .PLEASE HELP ME TO UNDERSTAND WERE I WENT WRONG. SO disappointed In My MORTGAGE COMPANY

Company information**Date complaint sent to company**

4/7/2017

Company name

Shellpoint Partners, LLC

Timely response?

Yes

Company response to consumer

Closed with explanation

Company public response

Company believes it acted appropriately as authorized by contract or law

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1994370

Date CFPB received the complaint

6/30/2016

Consumer's state

WA

Consumer's zip

98626

Submitted via

Web

Tags

Did consumer dispute the response?

No

Product

Mortgage

Sub-product: Conventional fixed mortgage

Issue

Loan modification, collection, foreclosure

Consumer consent to publish narrative

✓ Consent provided

Consumer complaint narrative

I am submitting a complaint because Shellpoint continues to dual track and perform deceptive, unfair and abusive loan servicing practices and has now given me an endless runaround for 3 years.

Company information

Date complaint sent to company

6/30/2016

Company name

Shellpoint Partners, LLC

Timely response?

Ⓢ Yes

Company response to consumer

Closed with explanation

Company public response

Company believes it acted appropriately as authorized by contract or law

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1356012

Date CFPB received the complaint

5/1/2015

Product

Mortgage

Sub-product: Conventional fixed mortgage

Consumer's state

TX

Issue

Loan modification, collection, foreclosure

Consumer's zip

775XX

Consumer consent to publish narrative
☒ Consent provided
Submitted via

Web

Consumer complaint narrative

My name is XXXX XXXX my husband and I was a customer of XXXX Mortgage and then XXXX XXXX XXXX purchased the account. Since 2014 around about XXXX we asked for a home mortification and learned XXXX XXXX XXXX was told by The State Attorney Office in a Lawsuit to help people keep there homes in XXXX 2014. XXXX XXXX XXXX sold our account to Shellpoint Mortgage again we were told to submit paper to work to help us save our home. No one at XXXX Mortgage has worked with us, all income and bank statements proved we have gotten back on our feet to save our home. We have left messages and again no one will help us. My husband received a XXXX and we got behind while he was recoving XXXX. We need the help the was promised to us!!

Tags**Did consumer dispute the response?**

No

Company information**Date complaint sent to company**

5/1/2015

Timely response?
☒ Yes
Company name

Shellpoint Partners, LLC

Company response to consumer

Closed with explanation

Company public response

Company believes it acted appropriately as authorized by contract or law

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2269727

Date CFPB received the complaint

12/30/2016

Product

Mortgage

Sub-product: Conventional fixed mortgage

Consumer's state

ID

Issue

Loan modification, collection, foreclosure

Consumer's zip

602XX

Consumer consent to publish narrative

Consent provided

Submitted via

Web

Consumer complaint narrative

Servicer has been avoiding compliance with XXXX guidelines and CFPB rules for proceeding to a foreclosure sale when a loss mitigation application is still pending.

Tags**Did consumer dispute the response?**

No

Company information**Date complaint sent to company**

12/30/2016

Timely response?

Yes

Company name

Shellpoint Partners, LLC

Company response to consumer

Closed with explanation

Company public response

Company believes it acted appropriately as authorized by contract or law

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2134651

Date CFPB received the complaint

9/27/2016

Product

Mortgage

Sub-product: Other mortgage

Consumer's state

MI

Issue

Loan modification, collection, foreclosure

Consumer's zip

495XX

Consumer consent to publish narrative
☒ Consent provided
Submitted via

Web

Consumer complaint narrative

Shellpoint Mortgage Servicing, XXXX XXXX XXXX, XXXX, XXXX and now, attorney firm, XXXX XXXX XXXX XXXX. have violated multiple federal and state statutes. One of which relates to the submission of my complete loan modification package. This was never acknowledged, processed nor decisioned by any of these entities claiming ownership at various points in time of the account. To this day, it is unclear as to who the real owner of the account is? Also, there have been countless illegal, fraudulent and improper collection attempts made on me, my wife and my minor children in writing, telephonically and also in person by a XXXX man that literally interrogated my wife and XXXX children multiple times in our front yard about collecting monies, non of whom have any obligation whatsoever.

Tags**Did consumer dispute the response?**

Yes

Company information**Date complaint sent to company**

9/27/2016

Timely response?
☒ Yes
Company name

Shellpoint Partners, LLC

Company response to consumer

Closed with explanation

Company public response

Company believes it acted appropriately as authorized by contract or law

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1632122

Date CFPB received the complaint

10/29/2015

Consumer's state

CA

Consumer's zip

926XX

Submitted via

Web

Tags

Did consumer dispute the response?

Yes

Product

Mortgage

Sub-product: Conventional adjustable mortgage (ARM)

Issue

Loan modification, collection, foreclosure

Consumer consent to publish narrative

☒ Consent provided

Consumer complaint narrative

I have been trying to get a loan modification for almost 4 years now. First through XXXX XXXX XXXX, they repeatedly asked me for the same documents every business quarter. Specifically, bank statements, a personal profit and loss statement, and tax return copies. I did that many times for almost a year and a half, at that time I got a letter from XXXX telling me that my loan had been sold to a company called Shellpoint Motrgage company. That company just picked right up where XXXX left off, asking me for those same documents, bank statements, profit and loss, tax returns. I have supplied them to Shellpoint through an attorney I retained. I have sent those same documents for almost 2 years now with no loan modification, just more form letters. My loan is due to increase by almost double this month, my attorney has repeatedly tried to contact Shellpoint to get statusNo callback, no email response from them to this point. I have not received any certified mail regarding status or disposition of my case. I am filing this complaint in hopes that we can work together to get Shellpoint to do my loan modification.

Company information

Date complaint sent to company

10/29/2015

Timely response?

☒ Yes

Company response to consumer

Company name

Shellpoint Partners, LLC

Closed with explanation

Company public response

Company believes it acted appropriately as authorized by contract or law

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1544957

Date CFPB received the complaint

8/31/2015

Consumer's state

MI

Consumer's zip

Submitted via

Web

Tags

Did consumer dispute the response?

No

Product

Mortgage

Sub-product: Other mortgage

Issue

Loan modification, collection, foreclosure

Consumer consent to publish narrative

☒ Consent provided

Consumer complaint narrative

I began dealing with Shellpoint XX/XX/XXXX. Prior to that my XXXX mortgage was service by XXXX loan services. At that time I was also pursuing a loan modification. I had submitted XXXX proposals for a settlement. Upon the XXXX settlement proposal they sold the loan and it is now managed by Shellpoint loan servicing. XX/XX/XXXX I began the loan modification process with Shellpoint. Over the course of the next 15 months I worked on sending documentation. Numerous times I would receive letters in the mail stating that I did not send the required documentation. Sometimes it was a matter of me re-sending them the same email containing the documentation, which I had sent, but they stated that I did not. Other times it was for additional documentation which was not requested in the loan mod packet. Over the past 16 months I've had XXXX or XXXX different individuals for points of contact. Those individuals do not return your phone calls. I've asked to be connected to their supervisors. The supervisors do not return your phone calls either. On the brief chances that I was able to get in contact with someone at Shellpoint they always ask me to verify my contact information because their notes show that they've attempted to contact me. Each time they read off phone numbers that are not mine and ones that I did not provide. At those times I again provide them with my correct phone #. I've spoke with individuals who state that they are emailing my point of contact along with their supervisor and I will receive a call back within 24-48 hours. I do not ever receive a call back. What led me to this point of filing a complaint is because on XX/XX/XXXX I finally received word that the investors would approve a modification. They would approve a 2 % reduction, effectively reducing my interest rate from 9.6 % to 7.6 % but only for 3 years. This was contingent on me making several months of trial payments. From XX/XX/XXXX to XX/XX/XXXX I placed several calls and left voice messages asking for updates. I did not receive any calls back and was only given updates that they were still waiting to hear from the investors.

On XX/XX/XXXX I was told that there was still no new info as well as my point of contact and his supervisor were on vacation. On XX/XX/XXXX at appx XXXX XXXX XXXX contacted me to tell me that there was a mixup with some paperwork and my trial payment play had started XX/XX/XXXX. She stated that at this time I had XXXX options. I could make a double payment right then or I could start the loan modification process all over. I was extremely worked up about this news. I do n't know how I can be penalized for mistakes on their end. I abruptly ended the call with her. I proceeded to call back to speak with someone else only to find out that she XXXX is yet another new point of contact. The individual that I spoke with did not agree with XXXX and stated that they should be able to push out the trial payment play 1 month since it was their issue. They connected me to XXXX 's supervisors voice mail for me to leave a message. I 've spoken with other individuals to find out that her supervisor is a XXXX XXXX. Since XX/XX/XXXX I have called daily leaving at least 1 voice message per day. I have yet to get a return response.

Company information

Date complaint sent to company

8/31/2015

Timely response?

 Yes

Company name

Shellpoint Partners, LLC

Company response to consumer

Closed with explanation

Company public response

Company believes it acted appropriately as authorized by contract or law

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